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EXHIBIT

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LL 0503 552 759 26676 #001 AB 0.461
CUONG NGUYEN
4530 NASSAU DR
SUGAR LAND TX 77479-2115

April 29, 2022

Account number ending in: 1541

Cuong Nguyen: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed statements were mailed to the address you provided for this claim and payments have been made on the account.

What's Next

- Any temporary credits applied to your account will be removed. You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.